

Edward and Wilma Sevon v. NGM Insurance Company

Held October 3, 2017 – Docket No. INS-17-2044

Decision Issued: October 12, 2017

The named insured requested a hearing to contest the nonrenewal of a homeowners policy for failure to comply with loss control recommendations. The evidence on the record demonstrates that one or more of the loss control recommendations was not completed.

Held: For the company. 24-A M.R.S.A. § 3049(10) permits an insurer to cancel a policy if the insured fails to comply with reasonable loss control recommendations within 90 days after notice from the insurer. The evidence shows that one or more reasonable loss control recommendations had not been completed within 90 days. Accordingly, the nonrenewal was permitted.